Case 17-01590 Doc 1 Filed 01/19/17 Entered 01/19/17 14:24:31 Desc Main Document Page 1 of 11 Fill in this information to identify your case: FILED United States Bankrupfcy Court for the: UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS JAN 19 2017 Chapter you are filing under: Case number (If known): Chapter 7 Chapter 11 Chapter 12 JEFFREY P. ALLSTEAD To GLERKIS is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Bring your picture Last name identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name years Middle name Include your married or maiden names. Last name Last name First name First name Middle name Middle name Last name Last name

(ITIN)

 Only the last 4 digits of your Social Security number or federal

Individual Taxpayer

Identification number

9xx - xx -

OR

9 xx - xx -

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VONCE L. Benjamin Case number (if known)

n kongresion destrict i Arcelonia et escala mense utalisabilit temperatura la compania menerarcamie i terchen promis	About Debtor 1;	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	I have not used any business names or EINs. USAS Real EstateAgency	☐ I have not used any business names or EINs.
Include trade names and doing business as names	Business name Business name	Business name Business name
	61-1727579	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	L1618 & LAPIN CHTCAGO, IL 60643	Number Street
	City State ZIP Code	City State ZIP Code
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
ak.	Number Street HO DOX 3 P.O. Box	Number Street P.O. Box
V 4	City State ZIP Code	City State ZIP Code
s. Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)
rechibile mikke diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan social kanna olimbar regene est stocko pojitti shokulan esibbo diakhan		

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P:	Tell the Court Abo	ut Your B	ankrup	tcy Case				
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7						
	are choosing to file							
	under	☐ Cha	pter 11					
		☐ Cha	oter 12					
		Cha	oter 13					
8.	How you will pay the fee	loca your subr with I nec Appl I req By la less pay	ill pay the entire fee when I file my petition. Please check with the clerk's office in your all court for more details about how you may pay. Typically, if you are paying the fee urself, you may pay with cash, cashier's check, or money order. If your attorney is omitting your payment on your behalf, your attorney may pay with a credit card or check in a pre-printed address. Beed to pay the fee in installments. If you choose this option, sign and attach the polication for Individuals to Pay The Filing Fee in Installments (Official Form 103A). Equest that my fee be waived (You may request this option only if you are filing for Chapter 7. law, a judge may, but is not required to, waive your fee, and may do so only if your income is so than 150% of the official poverty line that applies to your family size and you are unable to the fee in installments). If you choose this option, you must fill out the Application to Have the lapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the last 8 years?	☐ No Yes.	District	Northern	When	02/26/201	Kase number 16-06600	
			District		When		Case number	
						MM / DD / YYYY		
			District		When	MM / DD / YYYY	Case number	
10.	Are any bankruptcy	M-No		tine at 1979 having a 1979 at his material field behalf the behalf and all all designs and all all his designs and an extension of the behalf and the behalf	and the Landboltz' can "the Princh and to a "th	all (0.11-0.00 at 1.00-0.00 of 1.00 of 0.10 of		
	cases pending or being filed by a spouse who is	•	Debtor				Relationship to you	
	not filing this case with you, or by a business					W. March Co.	Case number, if known	
	partner, or by an affiliate?					MM / DD / YYYY		
	armato.		Debtor	<i>-</i>			Relationship to you	
			District		When	MM / DD / YYYY	Case number, if known	
11.	Do you rent your residence?	No. Yes.	Go to lii Has you residen	ır landlord obtained an ev	iction judg	gment against you	and do you want to stay in your	
			□ No.	Go to line 12.				
				. Fill out Initial Statement .	About an	Eviction Judgmen	t Against You (Form 101A) and file it with	

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Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

> A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

	No.	Gο	to	Part	4
--	-----	----	----	------	---

Yes. Name and location of business

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the **Bankruptcy Code and** are you a small business debtor?

> For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4:

Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

-	
7	No
	-
M	Yes
₽₹	

What is the hazard?

A PROVIOUS Fire to back porch

If immediate attention is needed, why is it needed? The Bae

Where is the property?

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Αb	ou	ŧ	D	e	b	to	r	1	:

You must check one:

Preceived a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

Ļ	I am not required	to	receive	а	briefing	about
	credit counseling	b	ecause d	of:	!	

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am	not	required	to	receive	а	briefing	about
		unealina					

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability**. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Pa	ort 6: Answer These Que	stions for Reporting Purpos	ses					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Q. No. Go to line 16b.						
		Yes. Go to line 17.						
16b. Are your debts primarily business debts? Business debts are debts that you incurred to o money for a business or investment or through the operation of the business or investment.								
		No. Go to line 16c. Yes. Go to line 17.						
		16c. State the type of debts you	u owe that are not consumer o	debts or business debts.				
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	hapter 7. Go to line 18.	erakkoodisseeriden varnistiskeelisses tiisiksiste olissistem, vata etavade etämi. Vaisetti va kissä	ર્શનમાં ભાગમાં આવેલા ભાગમાં આવેલા સાથે સાથે લાગ માટે આવેલા મહત્વન હતા છે. મહત્વન અને સાથે માને અને સાથે સાથે સ			
	Do you estimate that after any exempt property is	Yes. I am filing under Chapt						
	excluded and administrative expenses	☐ No						
THE COURT	are paid that funds will be available for distribution to unsecured creditors?	Yes	. H. 1-6713-32000-y-e-8044-8055 4-80514-2064-814-49-505-814-6184-814-815-814-815-814-815-814-815-814-815-814-8	માનો સદારાભાઈનાથી સમાદિતાના પ્રમાણ માને માને સ્થિત માને સ્થાન માને સ્થાન માને સ્થાન માને સ્થાન માને સ્થાન માને	vogovenoj propovoj namod je noko taki stali stali propovo od 20 kandovani stali 10 kali 12 kali 12 kali 12 kal			
18.	How many creditors do	3 1-49	1,000-5,000		,001-50,000			
	you estimate that you owe?	50-99	5,001-10,000		001-100,000			
	owe:	☐ 100-199 ☐ 200-999	10,001-25,000	₩	re than 100,000			
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 milli	on 🚨 \$50	00,000,001-\$1 billion			
	estimate your assets to	\$50,001-\$100,000	🗖 \$10,000,001-\$50 mi	llion 🚨 \$1,	000,000,001-\$10 billion			
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 m		0,000,000,001-\$50 billion			
6-6-4-M-80	uk) dagung Nigagaria manannaraanan kalenda kalenda kalenda kalenda Nisebara hinosta hila eda Gradiseka Koras Koras Koras	\$500,001-\$1 million	4100,000,001-\$500 \$100,000,001-\$500 \$100,000,000 \$100,000	millandy mersionely a Combany standard, landscript a North and making light for Combine of Provincial Commission	ne than \$50 billion			
20.	How much do you	\$0-\$50,000	\$1,000,001-\$10 milli		00,000,001-\$1 billion			
	estimate your liabilities for be?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 mi \$50,000,001-\$100 m		.000,000,001-\$10 billion 0,000,000,001-\$50 billion			
	10 00.	\$500,001-\$500,000 \$500,001-\$1 million	\$50,000,001-\$100 m		re than \$50 billion			
P	r: 7: Sign Below	ф000,001-ф1 пилоп	— \$100,000,001 \$000	TAINO?	ve than \$60 billion			
Fo	or you	I have examined this petition, as correct.	nd I declare under penalty of	perjury that the informat	ion provided is true and			
		If I have chosen to file under Ch of title 11, United States Code. I under Chapter 7.						
		If no attorney represents me and this document, I have obtained			n attorney to help me fill out			
		I request relief in accordance wi	ith the chapter of title 11, Unit	ed States Code, specific	ed in this petition.			
		I understand making a false stawith a bankruptcy case can result U.S.C. §§ 152, 1341, 1519	ult in fines up to \$250,000, or					
		Signature of Debtor 1,	yai !	Signature of Debtor 2	2			
		Executed on $01/19/3$	2017	Executed on				
		MM [/ DD //	YYYY	MM / [DD /YYYY			

Entered 01/19/17 14:24:31 Case 17-01590 Doc 1 Filed 01/19/17 Desc Main Document Page 7 of 11 Debtor 1 Case number (if know I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility For your attorney, if you are to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief represented by one available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no If you are not represented knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. by an attorney, you do not need to file this page.

State

Bar number

Filed 01/19/17 Entered 01/19/17 14:24:31 Desc Main Page 8 of 11 Document Debtor 1 Case number (if kno For you if you are filing this The law allows you, as an individual, to represent yourself in bankruptcy court, but you bankruptcy without an should understand that many people find it extremely difficult to represent attorney themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney. If you are represented by To be successful, you must correctly file and handle your bankruptcy case. The rules are very an attorney, you do not technical, and a mistake or inaction may affect your rights. For example, your case may be need to file this page. dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay. You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned. If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply. Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? ☐ No Yes Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? ☐ No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? XQ No ☐ Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case. Signature of Debtor 2 Date Date MM / DD / YYYY Contact phon Contact phone Cell phone Cell phone

Email addres

Email address

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Illinois Department of Revenue

Chicago, IL 60601



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Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338	(24836276) (cr)
Illinois Dept of Revenue Illinois Department of Revenue P.O. Box Chicago, IL 60664	(24259235) (cr)
Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101	(24259231) (cr)
MCSI INC PO BOX 327 PALOS HEIGHTS, IL 60463	(24259229) (cr)
Municipal Collections of America Inc 3348 Ridge Road Lansing, IL 60438	(24259239) (cr)
Navient Solutions Inc. Department of Education Loan Services P.O. Box 9635 Wilkes-Barre, PA 18773-9635	(24625280) (cr)
OVERLAND BOND AND INVESTMENT CORP.	
C/O MARKOFF LAW LLC. 29 N. WACKER DR. SUITE 550 CHICAGO IL 60606	(24557686) (cr)
29 N. WACKER DR. SUITE 550	` ,
29 N. WACKER DR. SUITE 550 CHICAGO IL 60606 OVERLND BOND 4701 W FULLERTON	(cr) (24259212)
29 N. WACKER DR. SUITE 550 CHICAGO IL 60606 OVERLND BOND 4701 W FULLERTON CHICAGO, IL 60639 Premier Bankcard, Llc c o Jefferson Capital Systems LLC Po Box 7999 Saint Cloud Mn 56302-9617	(cr) (24259212) (cr) (24613863)
29 N. WACKER DR. SUITE 550 CHICAGO IL 60606 OVERLND BOND 4701 W FULLERTON CHICAGO, IL 60639 Premier Bankcard, Llc c o Jefferson Capital Systems LLC Po Box 7999 Saint Cloud Mn 56302-9617 Orig By: Premier Bankcard Mc Prog Leasing, LLC 256 West Data Drive	(cr) (24259212) (cr) (24613863) (cr) (24346834)

Sprint Corp.

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MANAGE



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Attn Bankruptcy Dept PO Box 7949 Overland Park KS 66207-0949	(24470779) (cr)
U.S Department of Health & Human Services 200 Independence Avenue, S.W Washington, DC 20201	(24259234) (cr)
United Tranzactions, LLC 3200 Executive Way Miramar, FL 33025	(24540559) (cr)
USCB CORPORATION 101 HARRISON ST ARCHBALD, PA 18403	(24259222) (cr)
Village of Alsip c/oMunicipal Collections of America, Inc 3348 Ridge Rd. Lansing, IL 60438-3112	(24394447) (cr)
Village of Crestwood c/oMunicipal Collections of America, Inc 3348 Ridge Rd. Lansing, IL 60438-3112	(24394445) (cr)
Wheeler Wheeler-Dealer Chicago, IL 60602	(24259232) (cr)
Yanoff, David 33 N. LaSalle St. # # 3350 Chicago, IL 60602	(24259233) (cr)